

Certificate of Notice Page 1 of 6

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Scott Michael Hettinger
 Debra Ann Hettinger
 Debtors

Case No. 19-13488-pmm

Chapter 7

District/off: 0313-4

User: admin

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Date Rcvd: Jul 01, 2022

Form ID: 318

Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Scott Michael Hettinger, Debra Ann Hettinger, 44 Versailles Ct., Reading, PA 19605-7019
14334259	+ Aes/bank Of New York U, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14334261	+ Aes/wllsfrgo, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14334264	+ Berk E.I.T., 1125 Berkshire Blvd. #115, Wyomissing, PA 19610-1222
14334265	+ Berkheimer, PO Box 25153, Lehigh Valley, PA 18002-5153
14363314	+ Berkheimer, Agent for Schuykill SD, c/o David R. Gordon, Esquire, 1883 Jory Road, Pen Argyl, PA 18072-9652

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Jul 02 2022 04:18:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	+ Email/Text: taxclaim@countyofberks.com	Jul 02 2022 00:14:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 02 2022 00:14:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14347090	+ EDI: PHINAMERI.COM	Jul 02 2022 04:18:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
14334260	+ Email/Text: bncnotifications@pheaa.org	Jul 02 2022 00:14:00	AES/Educational Loans, Attn: Bankruptcy, Po Box 61047, Harrisburg, PA 17106-1047
14334262	Email/Text: collectors@arresourcesinc.com	Jul 02 2022 00:14:00	AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422
14334263	+ Email/Text: rperez@arcadiarecovery.com	Jul 02 2022 00:14:00	Arcadia Recovery Bureau, 645 Penn Street, 4th Floor, Reading, PA 19601-3559
14334266	+ EDI: CITICORP.COM	Jul 02 2022 04:18:00	Best Buy/cbna, Citibank Corp/Centralized Bky, PO Box 790034, Saint Louis, MO 63179-0034
14334267	+ EDI: CAPITALONE.COM	Jul 02 2022 04:18:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14355046	+ EDI: AIS.COM	Jul 02 2022 04:18:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14334269	+ Email/Text: bankrupt@choicerecovery.com	Jul 02 2022 00:14:00	Choice Recovery, Attn: Bankruptcy, 1550 Old Henderson Rd, Ste 100, Columbus, OH 43220-3662
14334270	+ EDI: CITICORP.COM	Jul 02 2022 04:18:00	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034

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14334271	+ EDI: CITICORP.COM	Jul 02 2022 04:18:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14334272	+ EDI: WFNNB.COM	Jul 02 2022 04:18:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14334273	+ EDI: WFNNB.COM	Jul 02 2022 04:18:00	Comenity/MPRC, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14334275	+ EDI: WFNNB.COM	Jul 02 2022 04:18:00	ComenityBank/Venus, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14334276	+ EDI: WFNNB.COM	Jul 02 2022 04:18:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14334274	EDI: WFNNB.COM	Jul 02 2022 04:18:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
14334277	+ EDI: CRFRSTNA.COM	Jul 02 2022 04:18:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
14334284	EDI: IRS.COM	Jul 02 2022 04:18:00	Department of the Treasury, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14334282	Email/Text: collecadminbankruptcy@fnni.com	Jul 02 2022 00:14:00	First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197
14345678	Email/Text: collecadminbankruptcy@fnni.com	Jul 02 2022 00:14:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197
14334279	+ Email/Text: bncnotifications@pheaa.org	Jul 02 2022 00:14:00	FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14334280	+ Email/Text: bncnotifications@pheaa.org	Jul 02 2022 00:14:00	FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610
14334281	+ Email/Text: collectionbankruptcies.bancorp@53.com	Jul 02 2022 00:14:00	Fifth Third Bank, Attn: Bankruptcy Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803
14334283	+ EDI: PHINAMERI.COM	Jul 02 2022 04:18:00	GM Financial, PO Box 183834, Arlington, TX 76096-3834
14334268	EDI: JPMORGANCHASE	Jul 02 2022 04:18:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14343206	+ Email/Text: RASEBN@raslg.com	Jul 02 2022 00:14:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14334285	+ Email/Text: PBNCNotifications@perituservices.com	Jul 02 2022 00:14:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14368585	Email/PDF: resurgentbknotifications@resurgent.com	Jul 02 2022 00:17:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14334286	+ Email/Text: bk@lendingclub.com	Jul 02 2022 00:14:00	LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
14368177	+ EDI: LENDNGCLUB	Jul 02 2022 04:18:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2807
14334287	+ Email/Text: EBNBKNOT@ford.com	Jul 02 2022 00:14:00	Lincoln Automotive Financial Service, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000
14345615	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jul 02 2022 00:14:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
14334288	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jul 02 2022 00:14:00	Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX

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14370693	EDI: PRA.COM	Jul 02 2022 04:18:00	75266-0360 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14370042	+ Email/Text: joey@rmscollect.com	Jul 02 2022 00:14:00	Patient First c/o Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047
14334289	+ Email/Text: recovery@paypal.com	Jul 02 2022 00:14:00	PayPal, 2211 N. First St., San Jose, CA 95131-2021
14366354	EDI: Q3G.COM	Jul 02 2022 04:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14366356	EDI: Q3G.COM	Jul 02 2022 04:18:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14334290	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 02 2022 00:14:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
14348096	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 02 2022 00:14:00	Quicken Loans Inc., 635 Wooward Avenue, Detroit, MI 48226-3408
14334291	Email/Text: joey@rmscollect.com	Jul 02 2022 00:14:00	Receivable Management Inc, 7206 Hull Rd, Ste 211, Richmond, VA 23235
14334293	+ EDI: RMSC.COM	Jul 02 2022 04:18:00	Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14334292	+ EDI: RMSC.COM	Jul 02 2022 04:18:00	Syncb/litt, Po Box 965036, Orlando, FL 32896-5036
14336192	+ EDI: RMSC.COM	Jul 02 2022 04:18:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14335318	+ EDI: RMSC.COM	Jul 02 2022 04:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14334294	+ EDI: RMSC.COM	Jul 02 2022 04:18:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14334295	+ EDI: RMSC.COM	Jul 02 2022 04:18:00	Synchrony Bank/HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14334296	+ EDI: RMSC.COM	Jul 02 2022 04:18:00	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14334297	+ EDI: RMSC.COM	Jul 02 2022 04:18:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14334298	+ EDI: RMSC.COM	Jul 02 2022 04:18:00	Synchrony Bank/Select Comfort, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14334299	+ EDI: RMSC.COM	Jul 02 2022 04:18:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14334300	+ EDI: WTRRNBNK.COM	Jul 02 2022 04:18:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
14375822	Email/Text: bncnotifications@pheaa.org	Jul 02 2022 00:14:00	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14334278	EDI: USBANKARS.COM	Jul 02 2022 04:18:00	Elan Financial Service, Attn: Bankruptcy, 4801 Frederica Street, Owensboro, KY 42301
14334302	+ EDI: WFCCSBK	Jul 02 2022 04:18:00	Wells Fargo Bank, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438
14334303	+ EDI: WFHOME	Jul 02 2022 04:18:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

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14344833	EDI: WFCCSBK	Jul 02 2022 04:18:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14334304	+ EDI: WFHOME	Jul 02 2022 04:18:00	Wells Fargo Home Mortgage, Attn: Bankruptcy Dept, P.O. Box 10335, Des Moines, IA 50306-0335
14334305	+ EDI: WFCCSBK	Jul 02 2022 04:18:00	Wf/fmg, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493

TOTAL: 61

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
14357834	*	Internal Revenue Service, Centralized Insolvency, PO Box 7346, Philadelphia, PA 19101-7346
14344835	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14334301	##+	TD Retail Card Services, Attn: Bankruptcy, 1000 MacArthur Blvd, Mahwah, NJ 07430-2035

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2022 at the address(es) listed below:

Name	Email Address
DAVID W. TIDD	on behalf of Joint Debtor Debra Ann Hettinger bankruptcy@davidtiddlaw.com lesliebrown.paralegal@gmail.com
DAVID W. TIDD	on behalf of Debtor Scott Michael Hettinger bankruptcy@davidtiddlaw.com lesliebrown.paralegal@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com rsolarz@kmllawgroup.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axiosfs.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axiosfs.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:			
Debtor 1	Scott Michael Hettinger		
First Name	Middle Name	Last Name	
Debtor 2	Debra Ann Hettinger		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-13488-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Scott Michael Hettinger

Debra Ann Hettinger

7/1/22

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.